

EXHIBIT A



Hello Rochak,

We're writing to let you know that we're updating our Terms of Service and our Cash Out User Agreement with language that's easier to read and understand. Here are some of the updates and changes you'll see:

- More clearly explaining how you can opt-out of text messages from EarnIn.
- Clarifying that you may obtain a refund for any tips paid to EarnIn.
- Clarifying that you have no obligation to repay EarnIn for any Cash Out services.
- Shortening and simplifying the arbitration section.
- Renaming "Balance Shield Cash Outs" to "Balance Shield Transfers," and adding the option for EarnIn to charge a Lightning Speed fee for automatic Balance Shield Transfers. You will still have the option to request a standard Cash Out following a Balance Shield alert for no mandatory fee. We will notify you prior to this change going into effect.

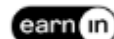
The updated terms are posted [here](#) and will go into effect on November 23, 2023. We always recommend that you review the updated terms carefully as they will apply to your use of EarnIn once the new terms are posted. We hope they make using EarnIn even easier.

Thank you,

Team EarnIn



Questions? Contact us through our [24/7 Live Chat](#)



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